



Ministry of
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Ontario
Student
Loans
Plan
1977-78



Ministry of
Colleges and
Universities

Ontario

Hon. Harry C. Parrott, DDS, Minister
Dr. J. Gordon Parr, Deputy Minister

Part I—Summary

1. What is the Ontario Student Loans Plan?
2. Who is the Ontario Student Loans Plan supposed to help?
3. Am I eligible?
4. Does my Canada Student Loan remain interest-free while I am receiving an Ontario Student Loan?
5. How much money can I borrow?
6. How do I apply for an Ontario Student Loan?
7. Do I have to put up collateral to obtain a loan?
8. What are the terms and conditions of the loan?
9. Where can I get more information?

Part II—Calculating your Ontario Student Loan

1. Calculating your Educational Costs
2. Calculating your Financial Resources

Part III—The Parental Contribution Table

1. Calculating net income
2. Calculating the weekly contribution and additional contribution
3. Calculating the total contribution

Part IV—Examples

Part V—Other Student Assistance Programs

1. What is the Ontario Student Loans Plan?

The Ontario Student Loans Plan is a program of the Government of Ontario which provides loans to eligible students who need financial assistance but can't get it from other sources.

The majority of students in Ontario who receive financial assistance get it from the Ontario Student Assistance Program (OSAP) or the Canada Student Loans Plan. Before applying for an Ontario Student Loan, investigate these programs and find out whether or not you are eligible to apply to them for aid. Full details can be obtained by contacting your student awards officer or the Ministry of Colleges and Universities at the address at the back of this brochure.

If you are eligible for assistance from the Ontario Student Assistance Program or the Canada Student Loans Plan you will *not* be eligible for an Ontario Student Loan.

2. Who is the Ontario Student Loans Plan designed to help?

The plan is designed to help students studying in Ontario who are ineligible for assistance from OSAP or the Canada Student Loans Plan and who belong to one of the following groups:

- part-time students or those who are taking less than 80% of a normal full course load. For example, if five courses are required to complete a year of your program, you will be considered a part-time student if you are taking fewer than four courses.

- students taking recognized upgrading courses to qualify for entry to a university, a college of applied arts and technology or another provincially supported post-secondary institution in Ontario.

- students at colleges of applied arts and technology who are excluded from OSAP or the Canada Student Loans Plan because the program in which they are enrolled is less than 26 weeks in length or in some other way does not meet the federal loan plan's requirements.

3. Am I eligible?

You may be eligible for an Ontario Student Loan if you are:

- a Canadian citizen, or a landed immigrant who has resided in Canada as a landed immigrant for 12 consecutive months,
- considered a resident of Ontario. To be considered a resident of Ontario you must meet one of the following criteria:

- 1) if you are classed as a dependent applicant (see page 5) your parents or official sponsor must be Canadian citizens or landed immigrants who have resided in Ontario for one year and are permanent residents of Ontario at the time you apply for assistance; or
- 2) if you are classed as an independent applicant (see page 5) you must have been considered a permanent Ontario resident while dependent (see above) or have worked 12 consecutive months in Ontario while classed as an independent applicant.

- enrolled in or accepted for admission to a provincially supported post-secondary institution in Ontario,

- taking or intending to take a course or courses leading to a degree, diploma or certificate which is not covered by OSAP or the Canada Student Loans Plan, or taking or intending to take recognized upgrading courses offered at a provincially supported post-secondary institution in Ontario.

You can apply for an Ontario Student Loan if you plan to attend one of the following:

- an Ontario university
 - an Ontario college of applied arts and technology
 - a teacher education college in Ontario
 - a college of agricultural technology in Ontario
 - Ryerson Polytechnical Institute
 - the Canadian Memorial Chiropractic College
 - the Ontario College of Art
 - the Dominican College of Philosophy and Theology
 - Regis College
 - an Ontario nursing assistant centre
 - the Toronto Institute of Medical Technology
- Students taking correspondence courses are not eligible for an Ontario Student Loan.*

4. Does my Canada Student Loan remain interest-free while I am receiving an Ontario Student Loan?

Normally, students receiving Ontario Student Loans are not eligible to retain interest-free status for their Canada Student Loans. For further information, please contact the student awards office of your institution.

If you are now receiving Canada Student Loan assistance, you can maintain your Ontario Student Loan in interest-free status by completing "Form R" which is obtainable from your bank.

5. How much money can I borrow?

You can borrow up to \$900 per term to a maximum of \$4,000 over three years. You may be allowed additional assistance over the \$4,000 maximum if your circumstances warrant it. The overall maximum in exceptional circumstances is \$5,500. Please consult your awards officer if you require this additional assistance.

The amount of your loan will depend on your financial need, which is calculated by subtracting the financial resources available to you from the estimated costs of your education. Full details of how the calculation is made are given in Part II of this brochure. The method of calculating financial need is similar to the method used for the Ontario Student Assistance Program.

If your financial need is determined to be less than \$50, you do not qualify for an Ontario Student Loan.

6. How do I apply for an Ontario Student Loan?

The application forms for an Ontario Student Loan are the same forms used for the Ontario Student Assistance Program (OSAP). To apply for a loan, follow these steps:

- Get application forms from the student awards office of the institution you plan to attend, or from the Ministry of Colleges and Universities at the address at the back of this brochure.
- Return two completed copies of the form, together with any required supporting documents, to the institution you plan to attend. The institution will forward one copy to the Ministry of Colleges and Universities. Your application must be submitted by the last day of the month in which classes begin.

You will find out from the student awards office at your institution whether or not you are entitled to receive assistance.

- If you do qualify for an Ontario Student Loan, you will be given a loan authorization form. The form will enable you to negotiate your loan at any branch of the following Canadian banks in Ontario:

Bank of Montreal
Bank of Nova Scotia
Royal Bank of Canada
Toronto-Dominion Bank
Bank Canadian National
Canadian Imperial Bank of Commerce

The information in Parts II, III and IV of this brochure will enable you to calculate approximately how much assistance, if any, you are entitled to receive. Although it is not necessary to understand the methods used to calculate Ontario Student Loans, you might find this material useful.

7. Do I have to put up collateral to obtain a loan?

No. Your loan will be guaranteed by the Government of Ontario. If you default on your repayment, the bank will be reimbursed by the province and you will be required to repay the Treasurer of Ontario. If you don't repay the loan, normal collection methods will be used. Please note that students who have defaulted on their repayments may not be able to receive any further student assistance from the province.

8. What are the terms and conditions of the loan?

An Ontario Student Loan is normally interest-free until:

- six months after the conclusion of the academic period for which the loan was provided, or
- six months after you withdraw from your course or courses, or
- three and one-half years after the start of the term in which you first received an Ontario Student Loan, unless you can show reason why the interest-free period must be extended.

After the interest-free period, you must start repaying the loan and you become responsible for the interest on it.

If you have obtained more than one Ontario Student Loan you must consolidate them. Consolidation should be discussed with your bank when you start repayment.

The interest rate and the length of time for repayment should also be discussed with your bank. The rate of interest will be the prime rate plus one per cent, effective at the time of consolidation.

It's a good idea to keep in close touch with your bank and your student awards officer to make sure you fully understand and comply with the requirements of the Ontario Student Loans Plan.

9. Where can I get more information?

You can get more information about the Ontario Student Loans Plan and other financial assistance programs mentioned in Part V of this brochure from the student awards office of any university or college of applied arts and technology in Ontario or by writing to the address shown at the back of this brochure.

The following information should help people applying for an Ontario Student Loan to calculate an approximate amount of money they may be able to borrow under the program. However, it is not necessary to understand how Ontario Student Loans are calculated in order to apply for assistance.

The loan is calculated by a simple formula:

$$\text{Educational Costs} - \text{Financial Resources} = \text{Financial Need}$$

The following pages describe how to calculate your Educational Costs and Financial Resources. You may also find it useful to refer to the detailed examples of calculations in Parts III and IV of this brochure.

If you are a part-time student, your Financial Need will be calculated in the same way as for full-time students and you will receive a percentage of the award, equivalent to the percentage you are taking of a normal full-time course load.

For example, if by using the formula above you determine that your Financial Need is \$1,000, and you are taking 40% of a full course load, say two courses out of five, you will be entitled to a loan of 40% of \$1,000, i.e., \$400.

Where possible, you should consult your student awards officer if there are any aspects of this calculation which are still unclear.

1. Calculating your Educational Costs

Your Educational Costs are calculated by adding the cost of the following items:

Tuition and compulsory fees

These are counted as part of your Educational Costs.

Books and equipment

Educational Costs include books and equipment. Normally you receive the actual amount up to a maximum of \$185 for arts courses and \$210 for science and engineering courses. Additional allowances may be permitted if your course requires exceptional expenditures for such items as uniforms or field trips.

Board and lodging and miscellaneous expenses

If you live with your parents, Educational Costs include an allowance for board and lodging and miscellaneous expenses of \$36 for each week of the academic year. If you are living away from home, \$61 per week is allowed.

Return trip home each year

You are allowed the cost of one return trip annually from your home in Ontario to your institution by the least expensive means of transportation, to a maximum of \$110. If you are an independent applicant (see definition on page 5) you do not receive this allowance unless you are married and your spouse maintains a permanent residence in a community other than that in which you reside during the academic year.

Local transportation

Your Educational Costs include the actual cost of your local transportation up to a maximum of \$8 per week.

Uninsurable medical and dental expenses

If you are a single independent applicant (see definition on page 5), \$50 is added automatically to your Educational Costs to cover uninsurable medical and dental expenses. If you are not a single independent applicant, an allowance for these expenses is made in the calculation of your Financial Resources.

2. Calculating your Financial Resources

You are expected to make a contribution to the costs of your education and, depending on your circumstances, your parents or your spouse may also be expected to make a contribution. The sum of these expected contributions is the amount we refer to as your Financial Resources. Whether or not your family is expected to contribute to your Financial Resources depends on your status as a dependent or independent applicant and on your marital status.

You can apply for assistance as an independent if you:

- are married before the 15th day of the month when classes normally begin, or
- have spent two periods of 12 consecutive months as a full-time member of the work force, or
- have four or more years of successful post-secondary education, or a combination of one period of 12 consecutive months in the work force and three years of successful post-secondary study.

If you are a single independent applicant, your Financial Resources consist only of the amount of money you are expected to provide as a personal contribution.

If you are married without children, and both you and your spouse are full-time students eligible to apply for assistance from the Ontario Student Loans Plan, the Ontario Student Assistance Program or the Canada Student Loans Plan, you are both treated separately as single, independent applicants.

Otherwise, if you are married, your Financial Resources consist of the amount you are expected to provide as a personal contribution.

If you are *not* an independent applicant, your Financial Resources consist of the amount of money you are expected to provide as a personal contribution and the amount your parents are expected to provide.

a. Your personal contribution to your Financial Resources

The amount of your personal contribution to your Financial Resources will depend on your earnings as a full-time or part-time member of the work force during the school term and on any academic awards, government assistance or additional income you expect to receive.

- If you are going to work during the school term, your earnings in excess of \$75 will be considered as a contribution toward your Financial Resources.
- Academic awards in excess of \$150 per semester will be considered as a contribution to your Financial Resources. Teaching assistantships are considered as school term earnings, not academic awards.

Income from government sources other than student assistance programs will also be considered in calculating your personal contribution to your Financial Resources.

If all education-related expenses are met by another program, such as vocational rehabilitation services or federal Manpower allowances, you are not eligible for assistance under the Ontario Student Loans Plan.

b. Your parents' contribution to your Financial Resources

If you are an independent applicant, your parents will not be expected to make any contribution.

If you are not an independent applicant, your parents must provide information on their 1976 gross income.

A number of deductions are made from the gross income for items such as income tax and medical insurance premiums. A portion of the remainder is considered to be available to you as a contribution towards your Financial Resources. Full details of how to work out the expected Parental Contribution are included in Part III of this brochure.

If your parents are self-employed, they will not be able to calculate their expected contribution. Instead, it will be calculated when you submit a completed application for financial assistance together with a "Self-Employed Statement," a copy of which is provided with the Ontario Student Loans Plan application forms.

A self-employed person is defined for the purpose of the loans plan as one whose major source of income is derived from ownership or operation of a business, either alone or with others. This definition is intended to include farms.

c. Your spouse's contribution to your Financial Resources

If you are married without children, and both you and your spouse are full-time students eligible to apply for assistance from the Ontario Student Loans Plan, the Ontario Student Assistance Program or the Canada Student Loans Plan, your spouse is not expected to make any contribution to your Financial Resources.

If you are a married applicant in other circumstances, your spouse is required to provide information on his or her actual 1976 gross earnings.

A number of deductions are made from these earnings and any remainder is considered to be available to you as a contribution toward your Financial Resources. The deductions are:

- income taxes
- \$4,800 for basic family expenses
- 10% of spouse's gross income as an allowance for the working spouse, to a maximum of \$770
- 6% of spouse's gross earned income for pension plan contributions
- \$150 for uninsurable medical or dental expenses (expenses in excess of \$150 are allowed if receipts are supplied)
- actual babysitting expenses, or 25% of the spouse's gross income, whichever is less, up to a maximum of \$1,300 if there are children in the family under 12 years of age
- deductions for each child, as follow:

<i>Child's Age</i>	<i>Deductions</i>
0-11	\$700
12-15	\$1,150
16 or more	\$1,300

- your spouse's fees to a maximum of \$700 if he or she is a student ineligible to apply for assistance from the Ontario Student Loans Plan, the Ontario Student Assistance Program or the Canada Student Loans Plan.

The Parental Contribution Table enables parents to calculate the amount they are expected to contribute to an applicant's Financial Resources.

In the case of independent applicants (see definition on page 5) no parental contribution is expected.

Parents who are self-employed will not be able to use the table to calculate their expected contribution. Instead they should complete a "Self-Employed Statement," as outlined on page 6.

To calculate the expected contribution to the applicant's Financial Resources, parents should take the three steps outlined below.

1. Calculate your net income

Calculate your net income by making the following deductions from your gross family income. If both you and your spouse work, the deductions should be applied to your combined gross incomes for 1976. The deductions are:

- income taxes payable
- a standard allowance of 6% of gross earned income for pension plan contributions (earned income is income from wages or salaries only and does not include income from sources such as pensions, investments, unemployment insurance benefits, etc.)
- a standard allowance of \$288 for medical and hospital insurance premiums
- a standard allowance of \$250 for uninsurable medical and dental expenses (or the actual amount of uninsurable medical/dental expenses if receipts are supplied)
- the actual amount of support for an elderly or infirm relative who is wholly dependent on the family and living in Canada. The maximum allowance is \$1,000. However, if actual costs exceed this maximum, or you support more than one dependent, an additional deduction may be allowed.
- deductions for each child, as follow:

<i>Child's Age</i>	<i>Deduction</i>
0-11	\$700
12-15	\$1,150
16 or more	\$1,300

Children over 16 who are not attending an educational institution are only considered as dependents if they have a physical or mental handicap.

Any person who could apply as an independent applicant (see definition on page 5) is not eligible for a deduction.

In addition, if both you and your spouse work, you are allowed these deductions:

- 10% of the lower earned income to a maximum of \$770 as an allowance for the working spouse
- 25% of the lower earned income to a maximum of \$1,300 as an allowance for babysitting, if there are children in the family under 12 years of age.

2. Calculate your weekly contribution and additional contribution

If your net income is \$7,300 or less you are not expected to make any contribution. If it is more than \$7,300, turn to the Parental Contribution Table on pages 9-14.

Find your net income at the left hand side of the page, then look along the line to the column showing the number of children you have at post-secondary institutions. The table shows a weekly contribution and an additional contribution.

3. Calculate your total contribution

To calculate your total contribution, multiply the weekly contribution by the number of weeks in the course for which the applicant is applying for assistance. Then add this amount to the amount shown as an additional contribution. The sum of these two amounts is the total contribution you are expected to make.

Example

The applicant's father earned \$17,000 in 1976. The mother is not employed outside the home. They pay \$80 per month to support an elderly relative who lives in a nursing home. They have three children, one aged eight, one aged 13 and the applicant. She is applying for assistance to take two courses (40% of a full course load) in a 34-week first year university program. She will work part-time while attending school to earn \$2,000. She intends to live at home, which is 13 miles from the campus.

Calculating the parental contribution

1. Calculation of Net Income

1976 gross income:	\$17,000
<i>Deductions:</i>	
Income taxes payable	\$ 2,736
Pension plan contributions (6% of earned incomes)	1,020
Medical and hospital insurance premiums (standard allowance)	288
Uninsurable medical/dental expenses (standard allowance)	250
Support for dependent relative (12 months \times \$80 per month)	960
Support for children (\$700 + 1,150 + 1,300)	3,150
Total Deductions	\$ 8,404
Net income: (\$17,000-\$8,404)	
(Gross income minus deductions)	\$ 8,596

2. Calculation of weekly contribution and additional contribution

With a net income of \$8,596 and only one person, the applicant, as a post-secondary student, the Parental Contribution Table shows a weekly contribution and an additional contribution as follow:

Weekly contribution	\$ 23
Additional contribution	\$ 0

3. Calculation of total contribution

The applicant plans to take two courses in a 34-week program. The total contribution is calculated as follows:

Total weekly contribution (34 \times \$23)	\$782
Additional contribution	0
Total parental contribution	\$782

Example I in Part IV of this brochure follows through the example shown here and shows how the parental contribution of \$782 would be used to calculate the Ontario Student Loan the applicant is entitled to receive.

Parental Contribution Table

Net Effective Income \$	Contribution for each child where										
	One child at post-secondary institution			Two children at post-secondary institution			Three children at post-secondary institution			Four or more children at post-secondary institution	
	Basic per week \$	Additional per year \$		Basic per week \$	Additional per year \$		Basic per week \$	Additional per year \$		Basic per week \$	Additional per year \$
7301-7400	3.00	0		1.50	0		0.25	0		0	0
7401-7500	4.00	0		2.25	0		1.25	0		0.25	0
7501-7600	5.25	0		3.00	0		2.00	0		1.00	0
7601-7700	6.50	0		4.00	0		3.00	0		2.00	0
7701-7800	8.00	0		5.00	0		3.00	0		3.00	0
7801-7900	9.50	0		6.25	0		5.25	0		4.25	0
7901-8000	11.00	0		7.50	0		6.50	0		5.25	0
8001-8100	13.00	0		8.75	0		7.75	0		6.75	0
8101-8200	15.00	0		10.75	0		9.75	0		8.75	0
8201-8300	17.00	0		13.00	0		12.00	0		11.00	0
8301-8400	19.00	0		15.00	0		14.50	0		13.50	0
8401-8500	21.00	0		18.00	0		17.00	0		16.00	0
8501-8600	23.00	0		20.50	0		19.50	0		18.50	0
8601-8700	25.00	0		23.25	0		22.25	0		20.75	0
8701-8800	25.00	20		23.25	10		22.25	6		20.75	5
8801-8900	25.00	40		23.25	20		22.25	13		20.75	10
8901-9000	25.00	61		23.25	30		22.25	20		20.75	15
9001-9100	25.00	82		23.25	41		22.25	27		20.75	20
9101-9200	25.00	104		23.25	52		22.25	34		20.75	26
9201-9300	25.00	126		23.25	63		22.25	42		20.75	31
9301-9400	25.00	149		23.25	74		22.25	49		20.75	37
9401-9500	25.00	172		23.25	86		22.25	57		20.75	43
9501-9600	25.00	196		23.25	98		22.25	65		20.75	49
9601-9700	25.00	220		23.25	110		22.25	73		20.75	55
9701-9800	25.00	245		23.25	123		22.25	82		20.75	62
9801-9900	25.00	271		23.25	135		22.25	90		20.75	67
9901-10000	25.00	297		23.25	148		22.25	98		20.75	74
10001-10100	25.00	324		23.25	162		22.25	108		20.75	76
10101-10200	25.00	351		23.25	175		22.25	116		20.75	87
10201-10300	25.00	379		23.25	189		22.25	126		20.75	94
10301-10400	25.00	407		23.25	203		22.25	135		20.75	101
10401-10500	25.00	436		23.25	218		22.25	145		20.75	109
10501-10600	25.00	466		23.25	233		22.25	155		20.75	116
10601-10700	25.00	497		23.25	248		22.25	165		20.75	124
10701-10800	25.00	529		23.25	264		22.25	176		20.75	132
10801-10900	25.00	561		23.25	280		22.25	186		20.75	140
10901-11000	25.00	594		23.25	297		22.25	197		20.75	148

Parental Contribution Table

Net Effective Income \$	Contribution for each child where									
	One child at post-secondary institution		Two children at post-secondary institution		Three children at post-secondary institution		Four or more children at post-secondary institution			
	Basic per week \$	Additional per year \$	Basic per week \$	Additional per year \$	Basic per week \$	Additional per year \$	Basic per week \$	Additional per year \$	Additional per year \$	
11001-11100	25.00	627	23.25	314	22.25	209	20.75	157		
11101-11200	25.00	661	23.25	330	22.25	219	20.75	165		
11201-11300	25.00	696	23.25	348	22.25	231	20.75	174		
11301-11400	25.00	732	23.25	366	22.25	243	20.75	183		
11401-11500	25.00	769	23.25	384	22.25	256	20.75	192		
11501-11600	25.00	806	23.25	403	22.25	268	20.75	201		
11601-11700	25.00	844	23.25	422	22.25	281	20.75	211		
11701-11800	25.00	882	23.25	441	22.25	294	20.75	220		
11801-11900	25.00	921	23.25	460	22.25	306	20.75	230		
11901-12000	25.00	961	23.25	480	22.25	320	20.75	240		
12001-12100	25.00	1002	23.25	501	22.25	334	20.75	250		
12101-12200	25.00	1044	23.25	522	22.25	348	20.75	261		
12201-12300	25.00	1086	23.25	543	22.25	362	20.75	271		
12301-12400	25.00	1129	23.25	564	22.25	376	20.75	282		
12401-12500	25.00	1172	23.25	586	22.25	390	20.75	293		
12501-12600	25.00	1216	23.25	608	22.25	405	20.75	304		
12601-12700	25.00	1261	23.25	630	22.25	420	20.75	315		
12701-12800	25.00	1306	23.25	653	22.25	435	20.75	326		
12801-12900	25.00	1351	23.25	676	22.25	450	20.75	338		
12901-13000	25.00	1397	23.25	699	22.25	466	20.75	349		
13001-13100	25.00	1443	23.25	721	22.25	480	20.75	360		
13101-13200	25.00	1489	23.25	745	22.25	496	20.75	372		
13201-13300	25.00	1535	23.25	767	22.25	511	20.75	383		
13301-13400	25.00	1581	23.25	790	22.25	526	20.75	395		
13401-13500	25.00	1627	23.25	813	22.25	542	20.75	406		
13501-13600	25.00	1673	23.25	836	22.25	557	20.75	418		
13601-13700	25.00	1719	23.25	860	22.25	573	20.75	430		
13701-13800	25.00	1765	23.25	882	22.25	588	20.75	441		
13801-13900	25.00	1812	23.25	906	22.25	604	20.75	453		
13901-14000	25.00	1859	23.25	929	22.25	619	20.75	464		
14001-14100	25.00	1906	23.25	953	22.25	635	20.75	476		
14101-14200	25.00	1953	23.25	976	22.25	650	20.75	488		
14201-14300	25.00	2000	23.25	1000	22.25	666	20.75	500		
14301-14400	25.00	2047	23.25	1023	22.25	682	20.75	511		
14401-14500	25.00	2094	23.25	1047	22.25	698	20.75	528		
14501-14600	25.00	2141	23.25	1070	22.25	713	20.75	535		
14601-14700	25.00	2188	23.25	1094	22.25	729	20.75	547		
14701-14800	25.00	2236	23.25	1118	22.25	745	20.75	559		
14801-14900	25.00	2284	23.25	1142	22.25	761	20.75	571		
14901-15000	25.00	2332	23.25	1166	22.25	777	20.75	583		

Parental Contribution Table

15001-15100	25.00	2380	23.25	1190	22.25	793	20.75	595
15101-15200	25.00	2428	23.25	1214	22.25	809	20.75	607
15201-15300	25.00	2477	23.25	1238	22.25	825	20.75	619
15301-15400	25.00	2526	23.25	1263	22.25	842	20.75	631
15401-15500	25.00	2575	23.25	1288	22.25	858	20.75	644
15501-15600	25.00	2625	23.25	1312	22.25	874	20.75	656
15601-15700	25.00	2675	23.25	1337	22.25	891	20.75	668
15701-15800	25.00	2726	23.25	1363	22.25	908	20.75	681
15801-15900	25.00	2777	23.25	1388	22.25	925	20.75	694
15901-16000	25.00	2828	23.25	1414	22.25	942	20.75	707
16001-16100	25.00	2880	23.25	1440	22.25	960	20.75	720
16101-16200	25.00	2932	23.25	1466	22.25	977	20.75	733
16201-16300	25.00	2985	23.25	1492	22.25	994	20.75	746
16301-16400	25.00	3038	23.25	1519	22.25	1012	20.75	759
16401-16500	25.00	3091	23.25	1545	22.25	1030	20.75	772
16501-16600	25.00	3145	23.25	1572	22.25	1048	20.75	786
16601-16700	25.00	3199	23.25	1599	22.25	1066	20.75	799
16701-16800	25.00	3253	23.25	1626	22.25	1084	20.75	813
16801-16900	25.00	3307	23.25	1653	22.25	1102	20.75	826
16901-17000	25.00	3361	23.25	1680	22.25	1120	20.75	840
17001-17100	25.00	3415	23.25	1708	22.25	1138	20.75	854
17101-17200	25.00	3469	23.25	1734	22.25	1156	20.75	867
17201-17300	25.00	3523	23.25	1761	22.25	1174	20.75	880
17301-17400	25.00	3578	23.25	1789	22.25	1193	20.75	894
17401-17500	25.00	3633	23.25	1816	22.25	1210	20.75	908
17501-17600	25.00	3688	23.25	1844	22.25	1229	20.75	922
17601-17700	25.00	3743	23.25	1871	22.25	1247	20.75	935
17701-17800	25.00	3798	23.25	1899	22.25	1266	20.75	949
17801-17900	25.00	3853	23.25	1926	22.25	1284	20.75	963
17901-18000	25.00	3908	23.25	1954	22.25	1303	20.75	977
18001-18100	25.00	3964	23.25	1982	22.25	1321	20.75	991
18101-18200	25.00	4021	23.25	2010	22.25	1340	20.75	1005
18201-18300	25.00	4079	23.25	2040	22.25	1360	20.75	1020
18301-18400	25.00	4138	23.25	2069	22.25	1379	20.75	1034
18401-18500	25.00	4198	23.25	2099	22.25	1399	20.75	1049
18501-18600	25.00	4259	23.25	2129	22.25	1419	20.75	1064
18601-18700	25.00	4321	23.25	2160	22.25	1440	20.75	1080
18701-18800	25.00	4385	23.25	2192	22.25	1461	20.75	1096
18801-18900	25.00	4450	23.25	2225	22.25	1483	20.75	1112
18901-19000	25.00	4516	23.25	2258	22.25	1505	20.75	1129

Parental Contribution Table

Net Effective Income \$	Contribution for each child where							
	One child at post-secondary institution			Two children at post-secondary institution			Three children at post-secondary institution	
	Basic \$	Additional per year \$	Basic per week \$	Basic \$	Additional per year \$	Basic per week \$	Additional per year \$	Basic per week \$
19001-19100	25.00	4582	23.25	23.25	2291	22.25	1527	20.75
19101-19200	25.00	4650	23.25	23.25	2325	22.25	1550	20.75
19201-19300	25.00	4719	23.25	23.25	2359	22.25	1572	20.75
19301-19400	25.00	4789	23.25	23.25	2394	22.25	1596	20.75
19401-19500	25.00	4860	23.25	23.25	2430	22.25	1620	20.75
19501-19600	25.00	4932	23.25	23.25	2466	22.25	1643	20.75
19601-19700	25.00	5006	23.25	23.25	2503	22.25	1668	20.75
19701-19800	25.00	5081	23.25	23.25	2540	22.25	1693	20.75
19801-19900	25.00	5157	23.25	23.25	2578	22.25	1718	20.75
19901-20000	25.00	5234	23.25	23.25	2617	22.25	1744	20.75
20001-20100	25.00	5312	23.25	23.25	2656	22.25	1770	20.75
20101-20200	25.00	5390	23.25	23.25	2695	22.25	1796	20.75
20201-20300	25.00	5469	23.25	23.25	2734	22.25	1822	20.75
20301-20400	25.00	5549	23.25	23.25	2774	22.25	1849	20.75
20401-20500	25.00	5630	23.25	23.25	2815	22.25	1876	20.75
20501-20600	25.00	5660	23.25	23.25	2830	22.25	1887	20.75
20601-20700	25.00	5740	23.25	23.25	2870	22.25	1913	20.75
20701-20800	25.00	5822	23.25	23.25	2911	22.25	1941	20.75
20801-20900	25.00	5903	23.25	23.25	2952	22.25	1968	20.75
20901-21000	25.00	5984	23.25	23.25	2992	22.25	1995	20.75
21001-21100	25.00	6066	23.25	23.25	3033	22.25	2022	20.75
21101-21200	25.00	6148	23.25	23.25	3074	22.25	2049	20.75
21201-21300	25.00	6230	23.25	23.25	3115	22.25	2077	20.75
21301-21400	25.00	6312	23.25	23.25	3156	22.25	2104	20.75
21401-21500	25.00	6395	23.25	23.25	3199	22.25	2133	20.75
21501-21600	25.00	6478	23.25	23.25	3239	22.25	2159	20.75
21601-21700	25.00	6561	23.25	23.25	3281	22.25	2187	20.75
21701-21800	25.00	6644	23.25	23.25	3322	22.25	2215	20.75
21801-21900	25.00	6728	23.25	23.25	3364	22.25	2243	20.75
21901-22000	25.00	6812	23.25	23.25	3406	22.25	2271	20.75
22001-22100	25.00	6896	23.25	23.25	3448	22.25	2299	20.75
22101-22200	25.00	6980	23.25	23.25	3490	22.25	2327	20.75
22201-22300	25.00	7065	23.25	23.25	3533	22.25	2355	20.75
22301-22400	25.00	7150	23.25	23.25	3575	22.25	2383	20.75
22401-22500	25.00	7235	23.25	23.25	3618	22.25	2412	20.75
22501-22600	25.00	7320	23.25	23.25	3660	22.25	2440	20.75
22601-22700	25.00	7406	23.25	23.25	3703	22.25	2469	20.75
22701-22800	25.00	7492	23.25	23.25	3746	22.25	2497	20.75
22801-22900	25.00	7578	23.25	23.25	3788	22.25	2526	20.75
22901-23000	25.00	7664	23.25	23.25	3832	22.25	2555	20.75

Parental Contribution Table

23001-23100	25.00	7750	23.25	3875	22.25	2583	20.75	1938
23101-23200	25.00	7837	23.25	3919	22.25	2612	20.75	1959
23201-23300	25.00	7924	23.25	3962	22.25	2641	20.75	1981
23301-23400	25.00	8011	23.25	4006	22.25	2671	20.75	2003
23401-23500	25.00	8098	23.25	4049	22.25	2699	20.75	2025
23501-23600	25.00	8186	23.25	4093	22.25	2729	20.75	2047
23601-23700	25.00	8274	23.25	4137	22.25	2758	20.75	2069
23701-23800	25.00	8362	23.25	4181	22.25	2787	20.75	2091
23801-23900	25.00	8450	23.25	4225	22.25	2817	20.75	2113
23901-24000	25.00	8539	23.25	4270	22.25	2846	20.75	2135
24001-24100	25.00	8628	23.25	4314	22.25	2876	20.75	2157
24101-24200	25.00	8717	23.25	4359	22.25	2906	20.75	2179
24201-24300	25.00	8806	23.25	4403	22.25	2935	20.75	2202
24301-24400	25.00	8896	23.25	4448	22.25	2965	20.75	2224
24401-24500	25.00	8986	23.25	4493	22.25	2995	20.75	2249
24501-24600	25.00	9076	23.25	4538	22.25	3025	20.75	2269
24601-24700	25.00	9166	23.25	4583	22.25	3055	20.75	2292
24701-24800	25.00	9257	23.25	4629	22.25	3086	20.75	2314
24801-24900	25.00	9348	23.25	4674	22.25	3116	20.75	2337
24901-25000	25.00	9439	23.25	4720	22.25	3146	20.75	2360
25001-25100	25.00	9530	23.25	4765	22.25	3177	20.75	2383
25101-25200	25.00	9622	23.25	4811	22.25	3207	20.75	2406
25201-25300	25.00	9714	23.25	4856	22.25	3237	20.75	2428
25301-25400	25.00	9806	23.25	4903	22.25	3269	20.75	2452
25401-25500	25.00	9898	23.25	4949	22.25	3299	20.75	2477
25501-25600	25.00	9991	23.25	4996	22.25	3331	20.75	2498
25601-25700	25.00	10084	23.25	5042	22.25	3361	20.75	2521
25701-25800	25.00	10177	23.25	5089	22.25	3392	20.75	2544
25801-25900	25.00	10270	23.25	5135	22.25	3399	20.75	2568
25901-26000	25.00	10364	23.25	5182	22.25	3455	20.75	2591
26001-26100	25.00	10458	23.25	5229	22.25	3486	20.75	2615
26101-26200	25.00	10552	23.25	5276	22.25	3517	20.75	2638
26201-26300	25.00	10646	23.25	5323	22.25	3547	20.75	2662
26301-26400	25.00	10741	23.25	5371	22.25	3580	20.75	2685
26401-26500	25.00	10836	23.25	5418	22.25	3612	20.75	2709
26501-26600	25.00	10931	23.25	5466	22.25	3644	20.75	2733
26601-26700	25.00	11026	23.25	5513	22.25	3675	20.75	2757
26701-26800	25.00	11122	23.25	5561	22.25	3707	20.75	2781
26801-26900	25.00	11218	23.25	5609	22.25	3739	20.75	2805
26901-27000	25.00	11314	23.25	5657	22.25	3771	20.75	2829

Parental Contribution Table

Net Effective Income \$	Contribution for each child where									
	One child at post-secondary institution			Two children at post-secondary institution			Three children at post-secondary institution			Four or more children at post-secondary institution
	Basic per week \$	Additional per year \$	Basic per week \$	Basic per week \$	Additional per year \$	Basic per week \$	Basic per week \$	Additional per year \$	Basic per week \$	Additional per year \$
27001-27100	25.00	11410	23.25	23.25	5705	22.25	22.25	3804	20.75	2853
27101-27200	25.00	11507	23.25	23.25	5754	22.25	22.25	3836	20.75	2877
27201-27300	25.00	11604	23.25	23.25	5802	22.25	22.25	3868	20.75	2901
27301-27400	25.00	11701	23.25	23.25	5851	22.25	22.25	3900	20.75	2925
27401-27500	25.00	11798	23.25	23.25	5899	22.25	22.25	3933	20.75	2950
27501-27600	25.00	11896	23.25	23.25	5948	22.25	22.25	3965	20.75	2974
27601-27700	25.00	11994	23.25	23.25	5997	22.25	22.25	3998	20.75	2999
27701-27800	25.00	12092	23.25	23.25	6046	22.25	22.25	4031	20.75	3023
27801-27900	25.00	12190	23.25	23.25	6095	22.25	22.25	4063	20.75	3048
27901-28000	25.00	12289	23.25	23.25	6145	22.25	22.25	4096	20.75	3072
28001-28100	25.00	12388	23.25	23.25	6194	22.25	22.25	4129	20.75	3097
28101-28200	25.00	12487	23.25	23.25	6244	22.25	22.25	4162	20.75	3122
28201-28300	25.00	12586	23.25	23.25	6293	22.25	22.25	4195	20.75	3147
28301-28400	25.00	12686	23.25	23.25	6343	22.25	22.25	4229	20.75	3172
28401-28500	25.00	12786	23.25	23.25	6393	22.25	22.25	4262	20.75	3197
28501-28600	25.00	12886	23.25	23.25	6443	22.25	22.25	4295	20.75	3222
28601-28700	25.00	12986	23.25	23.25	6493	22.25	22.25	4329	20.75	3249
28701-28800	25.00	13087	23.25	23.25	6544	22.25	22.25	4362	20.75	3272
28801-28900	25.00	13188	23.25	23.25	6594	22.25	22.25	4396	20.75	3297
28901-29000	25.00	13289	23.25	23.25	6645	22.25	22.25	4430	20.75	3322
29001-29100	25.00	13391	23.25	23.25	6696	22.25	22.25	4464	20.75	3348
29101-29200	25.00	13493	23.25	23.25	6747	22.25	22.25	4498	20.75	3373
29201-29300	25.00	13595	23.25	23.25	6798	22.25	22.25	4532	20.75	3399
29301-29400	25.00	13697	23.25	23.25	6849	22.25	22.25	4566	20.75	3424
29401-29500	25.00	13800	23.25	23.25	6900	22.25	22.25	4600	20.75	3450
29501-29600	25.00	13903	23.25	23.25	6953	22.25	22.25	4634	20.75	3476
29601-29700	25.00	14006	23.25	23.25	7003	22.25	22.25	4669	20.75	3502
29701-29800	25.00	14109	23.25	23.25	7055	22.25	22.25	4703	20.75	3527
29801-29900	25.00	14213	23.25	23.25	7107	22.25	22.25	4738	20.75	3553
29901-30000	25.00	14317	23.25	23.25	7159	22.25	22.25	4772	20.75	3579

Part IV—Examples

The information in Parts II and III of this brochure will enable you to understand the following examples.

Example 1

The following fully develops the example in Part III of this brochure (page 8).

A female applicant hopes to take two courses in a 34-week first year university program. She will work part-time while attending school to earn \$2,000. She intends to live at home, which is 13 miles from the campus. Her father earned \$17,000 in 1976. Her mother does not work outside the home. They pay \$80 per month to support an elderly relative who lives in a nursing home and, in addition to the applicant, they have two other children, one aged eight and one aged 13.

Educational Costs

Tuition and compulsory fees (for normal full course load)	\$ 848
Books and equipment (for normal full course load)	185
Board and lodging and miscellaneous expenses ($34 \times \$36$)	1,224
Actual cost of local transportation ($34 \times \$6$)	204
Total	\$2,461

Financial Resources

Contribution from school term earnings of \$2,000 ($\$2,000 - \600) ($\75×8 mo.)	\$1,400
Parental contribution (see calculation in Part III on page 8)	782
Total	\$2,182

Financial Need

Educational Costs less Financial Resources ($\$2,461 - \$2,182$)	\$ 279
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The applicant intends to take two courses out of five, or 40% of a normal full course load. Her Ontario Student Loan will therefore be 40% of Financial Need.

Ontario Student Loan (40% of \$279 = \$111.60)	\$110
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Example 2

A single applicant who qualifies for independent status is attending a 16-week full-time grade 11 and 12 upgrading course at a college of applied arts and technology. The applicant lives 12 miles from the college.

Educational Costs

Tuition	\$ 160
Books	60
Board and lodging and miscellaneous expenses ($16 \times \$61$)	976
Actual cost of local transportation ($16 \times \$6$)	96
Uninsurable medical and dental expenses	50
Total	\$1,342

Financial Resources

Contribution from school term earnings	—
Contribution from academic awards and other assistance	—
Total	\$ 00

Financial Need

Educational Costs less Financial Resources ($\$1,342 - \00)	\$1,342
Ontario Student Loan	\$ 900

Note: The maximum assistance allowed per academic term is \$900.

Example 3

A single applicant who qualifies for independent status is attending a 32-week full-time upgrading course at a college of applied arts and technology to earn a grade 12 certificate. The applicant lives less than one mile from the college and will work part-time to earn \$1,500 during the school term.

Educational Costs

Tuition and compulsory fees	\$ 160
Books and equipment	60
Board and lodging and miscellaneous expenses (32 × \$61)	\$1,952
Actual cost of local transportation	—
Uninsurable medical and dental expenses	50
Total	2,222

Financial Resources

Contribution from school term earnings \$1,500 – \$600 (\$75 × 8 mo.)	\$ 900
Contribution from academic awards and other assistance	—
Total	\$ 900

Financial Need

Educational Costs less Financial Resources (\$2,222 – \$900)	\$1,322
Ontario Student Loan	\$1,320

Example 4

A married applicant who is a full-time member of the work force is taking two part-time courses for 32 weeks. The applicant, whose spouse does not work, has three children aged three, six and 12 and lives five miles from the institution. The normal full course load in the applicant's program would be five courses. During the school term the applicant expects to earn a further \$6,000.

Educational Costs

Tuition and compulsory fees (for normal full course load)	\$ 840
Books and equipment (for normal full course load)	185
Board and lodging and miscellaneous expenses (32 × \$61)	1,952
Actual cost of local transportation (32 × \$3)	96
Total	\$3,073

Financial Resources

Income:

Contribution from school term earnings \$6,000 – \$600 (\$75 × 8 mo.)	\$5,400
Contribution from academic awards and other assistance	—
Total income	\$5,400

Deductions:

Estimated income taxes	\$ 800
Basic family expenses	4,800
Uninsurable medical and dental expenses	150
Child allowance (\$700 + 700 + 1,150)	2,550
Total deductions	\$8,300
Total Financial Resources (Income less deductions)	\$00

Financial Need

Educational Costs less Financial Resources (\$3,073 – \$00)	\$3,073
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The applicant intends to take two courses out of five, or 40% of a normal full course load. The Ontario Student Loan will therefore be 40% of Financial Need.

Ontario Student Loan (40% of \$3,073 = \$1,229)	\$1,230
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Example 5

An applicant who does not qualify for independent status has completed two years of post-secondary education and is attending an inter-session summer program taking two courses for 12 weeks, the equivalent of a normal full course load. One of the applicant's parents had a gross income of \$12,000 in 1976. The other parent does not work outside the home. The applicant is the only dependent and lives at home 12 miles from the institution.

Educational Costs

Tuition and compulsory fees	\$ 340
Books and equipment	95
Board and lodging and miscellaneous expenses (12 × \$36)	432
Actual cost of local transportation (12 × \$6)	72
Total	\$ 939

Financial Resources

Contribution from school term earnings	—
Contribution from academic awards and other assistance	—

Parental Contribution (see Parental Contribution Table)

Parents' gross income	\$12,000
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Deductions:

Income tax	\$2,042
Pension plan contributions (6% of earned income of \$12,000)	720
Medical and hospital insurance (standard allowance)	288
Uninsurable medical and dental expenses (standard allowance)	250
Child allowance	1,300
Total deductions	\$4,600
Parents' net income (gross income less deductions \$12,000-\$4,600)	\$7,400
Total weekly contribution (12 × \$3)	\$ 36
Additional contribution	—
Total parental contribution	\$ 36
Total Financial Resources	\$ 36

Financial Need

Educational Costs less Financial Resources (\$939 - \$36)	\$ 903
Ontario Student Loan	\$ 900

Outlined below are a number of other student assistance and award programs administered by the Government of Ontario.

In addition to the Ontario Student Loans Plan, three other programs provide assistance on the basis of financial need rather than academic merit.

- The Ontario Student Assistance Program (OSAP) is Ontario's biggest student aid plan. It provides loan or combination loan and grant assistance to about two out of every five full-time post-secondary students in the province. Under the program, the first \$1,000 of assistance is in the form of an interest-free loan which students begin repaying six months after they graduate from college or university. Any amount over \$1,000 is usually in the form of a grant from the province and is normally non-repayable. To be eligible for OSAP, students must be enrolled at a public post-secondary institution in a program which lasts for at least 26 weeks and leads toward a certificate, diploma or a degree.

- The Canada Student Loans Plan provides loan assistance up to \$1,800 per academic year to full-time post-secondary students. To qualify for a Canada Student Loan, students must be enrolled at an eligible institution in Canada or abroad. Their program must last for at least 26 weeks and lead toward a certificate, diploma or degree.

- The Ontario Special Bursary Program provides assistance to part-time students who are receiving social assistance, are unemployed, or who have a low family income. Assistance is in the form of non-repayable bursaries to a maximum of \$1,000 to cover the costs of tuition and other compulsory fees, books, equipment and related items. A supplementary grant of up to \$150 per semester may also be made available for expenses such as babysitting or travel. Applicants must be registered or accepted for registration at a post-secondary institution in Ontario and taking up to three courses leading to a certificate, diploma or degree. The Ontario Special Bursary has been extended to include academic upgrading programs at the colleges of applied arts and technology and certain part-time programs at private business and vocational schools.

In addition, there are a number of programs for graduate students which are intended to encourage academic excellence.

- The Ontario Graduate Scholarship Program provides up to 945 scholarships each year to help encourage excellence in graduate studies at Ontario universities. The scholarships are worth \$1,450 per semester.

- The Sir John A. Macdonald Graduate Fellowship in Canadian History is awarded annually to an outstanding graduate student to stimulate studies at the doctoral level in Canadian history. The Fellowship is worth \$6,000 per year for up to three years.

- Ontario-Quebec Exchange Fellowships are awarded annually to seven outstanding students from each of the two provinces, to study in the milieu of their second language. Each fellowship has a value of \$7,500 for doctoral students and \$9,000 for post-doctoral candidates.

- The Queen Elizabeth II Ontario Scholarships provide five \$6,000 scholarships annually to doctoral students in the humanities, social sciences and mathematics.

There are also federal-provincial programs related to Canada's two official languages. These programs are funded by the Department of the Secretary of State and administered by the province.

- Fellowships for Studying in French provide up to \$2,000 for the first year of study in any discipline taken in the French language at the graduate or undergraduate level in a Canadian university or at a college of applied arts and technology in Ontario.

- The Teachers' Summer Bursary Program is for French-language teachers and for teachers of French as a second language who wish to take certain short-term full-time summer courses to improve the quality of their teaching. These programs provide up to a maximum of \$600.

- A Summer Language Bursary Program gives institutions \$800 to cover the cost of tuition and board and lodging for each student taking second language immersion courses in either English or French.

- The Interprovincial Second-Language Monitor Program provides \$3,000 for students to assist on a part-time basis as second-language monitors while they are enrolled in a full-time program of studies in another province.

For further information on any aspect of the Ontario Student Loans Plan, contact the student awards office at the institution you plan to attend, or write to or telephone:

Student Awards Branch
Ministry of Colleges and Universities
Mowat Block, Queen's Park
Toronto, Ontario M7A 2B4
Telephone (416) 965-5241

